

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dale R Packard
Debtor

Case No. 20-02533-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 13, 2021

User: AutoDocket
Form ID: pdf010

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|------------|
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| | |
|---|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
|---|--|

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| + | Kimbra J. Sheaffer, aka Kimbra J. Packard, 274 Glendale Avenue, Lewistown, PA 17044-9010 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

| Name | Email Address |
|-------------------------------|---|
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com |
| James H Turner | on behalf of Debtor 1 Dale R Packard pat@turnerandoconnell.com |
| Leon P Haller | on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com |
| Lorraine Gazzara Doyle | on behalf of Creditor Fay Servicing LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust XVIII ldoyle@friedmanvartolo.com, Diane@mvrlaw.com;bankruptcy@friedmanvartolo.com |
| Rebecca Ann Solarz | on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee for the NRZ |

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Pass-Through Trust XVII11 bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

| | |
|---|---|
| IN RE: Dale R. Packard Debtor | Case No.: 1:20-bk-02533-HWV |
| Fay Servicing, LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ Pass- Through Trust XVIII Movant | Chapter: 13 Chief Judge Henry W. Van Eck Hearing Date: October 12, 2021 at 9:30 am |
| Dale R Packard Kimbra J. Sheaffer aka Kimbra J. Packard, Co-Debtor Jack N Zaharopoulos, Trustee Respondents | |

**ORDER GRANTING RELIEF FROM
AUTOMATIC STAY, CO-DEBTOR STAY AND IN REM/PROSPECTIVE RELIEF**

AND NOW, upon the motion of Fay Servicing, LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for the NRZ Pass-Through Trust XVIII (hereafter “Movant”)

ORDERED AND DECREED that Movant (and any assignee/successor-in-interest) is granted relief from the stay of 11 U.S.C. §362, relief from co-debtor stay of 11 U.S.C. §1301 and for In Rem/Prospective Relief to proceed with enforcement of all rights Movant has under state and federal law concerning the Property 274 Glendale Avenue, Lewistown, PA 17044 (the “Property”); and it is

ORDERED AND DECREED that Movant is granted relief from the stay of 11 U.S.C. §362 to proceed with its mortgage foreclosure action and Sheriff’s Sale and all other rights under

state and federal law, including but not limited to commencing, prosecuting and concluding an action in ejectment. with regard to the Property; and it is

FURTHER ORDERED and DECREED that Movant is permitted to offer and provide Debtor with information regarding a potential Forbearance Agreement, short sale, deed in lieu, loan modification, Refinance Agreement, or other loan workout/loss mitigation agreement, and to enter into such agreement with Debtor without further order of the court, and it is further

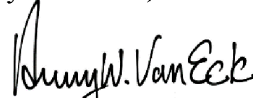
FURTHER ORDERED and DECREED that automatic stay under 11 USC §362 with regard to the Property and Debtor and any Co-Debtor shall not arise as to Movant in this Bankruptcy or any other Bankruptcy filed within two (2) years from the date of this Order; and it is

FURTHER ORDERED and DECREED that Movant may record this Order in the same fashion as an interest or lien may be recorded under state law, pursuant to 11 USC §362(d)(4) and it is

FURTHER ORDERED and DECREED that the 14-day stay pursuant to Rule 4001(a)(3) is hereby waived and Debtor will not be considered current with Movant at the conclusion of the instant case. The fees and costs set forth in this Motion shall be paid by Debtor and be due and payable under the terms of the Note and Mortgage.

Dated: October 13, 2021

By the Court,

A handwritten signature in black ink, appearing to read "Henry W. Van Eck", is written over a horizontal line.

Henry W. Van Eck, Chief Bankruptcy Judge ^(CD)